

What is claimed is:

1        1. A portable desk top transaction terminal for  
2 processing debit or credit card POS transactions, said  
3 terminal comprising:

4            a housing having a base, a top, and an enlarged head  
5 portion extending forwardly from said base to define a lip;  
6            a touch screen disposed in said head portion comprising  
7 display and a touch sensitive overly, wherein said touch  
8 screen partially defines said housing top, said terminal  
9 having a mode of operation in which said touch screen displays  
10 a virtual keyboard for accommodation of data entry into side  
11 keypad; and

12            an insert style reader unit comprising at least one of a  
13 mag stripe and smart card reader, wherein said reader unit is  
14 disposed in said lip, said reader unit having a feed slot  
15 opening toward a front of said housing.

1        2. The terminal of claim 1, wherein said terminal  
2 includes a mode in which said touch screen is adapted for  
3 signature capture.

1        3. The terminal of claim 1, wherein said base comprises  
2 a detachable riser.

1        4. The terminal of claim 1, wherein said housing further  
2 comprises an integrated fingerprint scanner unit.

1        5. The transaction terminal of claim 1, wherein said  
2 reader unit is a hybrid mag stripe and smart card unit.

1       6. The transaction terminal of claim 1, wherein said  
2 reader unit is disposed.

1       7. The transaction terminal of claim 1, further  
2 comprising an RF communication interface for enabling  
3 communication with a nonintegrated computer system.

1       8. A portable transaction terminal for processing point-  
2 of-sale transactions, said transaction terminal comprising:  
3            a housing having a front, a top, and a base adapted for  
4 resting said terminal on a counter top, said base having a  
5 base plane defined by a bottom of said base;  
6            a touch screen integrated in said top of said housing,  
7 said touch screen being disposed in a touch screen plane;  
8            a hybrid mag stripe and smart card insert style reader  
9 unit disposed in said housing, said reader unit having a feed  
10 slot opening toward said front of said housing, said feed slot  
11 disposed in a feed slot plane, wherein said base plane, said  
12 feed slot plane, and said touch screen plane are all  
13 substantially coplanar.

1       9. The transaction terminal of claim 8, wherein said  
2 housing further comprises a head portion extending forwardly  
3 from said base to define a lip, wherein said reader unit is  
4 disposed in said lip.

1       10. The transaction terminal of claim 8, further  
2 comprising a detachable stylus holder detachably attachable on  
3 said housing.

1       11. The transaction terminal of claim 8, wherein reader  
2 unit is disposed so that said feed slot plane is at a slight  
3 downward angle from a back of said housing to said front, with

4 respect to a horizontal plane so that moisture and debris is  
5 forced out of said slot by gravitational forces.

1           12. The transaction terminal of claim 11, wherein touch  
2 screen is disposed so that said touch screen plane is also at  
3 a slight downward angle from said back to front, so that said  
4 touch screen is easily viewed by a user.

1           13. The transaction terminal of claim 8, further  
2 comprising a detachable riser.

1           14. A transaction terminal comprising:  
2           a housing having a top, a front, a back end, and a base  
3 having a base plane defined by a bottom of said base;  
4           a control circuit encapsulated by said housing;  
5           a touch screen in communication with said control circuit  
6 at least partially defining a top of said housing, wherein  
7 said touch screen defines a touch screen plane angled  
8 downwardly from said back end to said front with respect to  
9 said base plane; and  
10          a card reader unit disposed in said housing having an  
11 insert-style feed slot for receiving a card, wherein said feed  
12 slot opens toward said front of said housing.

1           15. The terminal claim 14, wherein said insert style  
2 feed slot includes a feed slot plane substantially coplanar  
3 with said touch screen plane.

1           16. The terminal of claim 15, wherein said feed slot  
2 plane is disposed angularly downwardly from said back end to  
3 said front.

1        17. The terminal of claim 14, wherein said control  
2 circuit, in one mode, adapts said touch screen for signature  
3 capture.

1        18. The terminal of claim 14, wherein said control  
2 circuit, in one mode of operation, controls said touch screen  
3 to display a virtual keyboard.

1        19. The terminal of claim 14, wherein said control  
2 circuit, in at least one mode, configures said terminal to  
3 capture a signature entered by a user into said touch screen.

1        20. The terminal of claim 14, further comprising a  
2 wireless communication link.

1        21. The terminal of claim 14, wherein said terminal  
2 includes a secure information entry circuit including a  
3 program having an encryption routine, wherein said secure  
4 information entry circuit includes cryptographic firmware  
5 adapted to change the state of an encryption mode signal when  
6 said encryption routine is actuated, and wherein said terminal  
7 further includes a user-perceivable indicator responsive to  
8 said encryption mode signal.

1        22. The terminal of claim 14, wherein said housing  
2 comprises an upper section and a lower section, wherein said  
3 control circuit is in communication with a secure IC chip  
4 comprising a volatile memory, wherein said terminal further  
5 includes a battery for powering said secure IC chip, wherein  
6 said terminal is adapted so that said battery is disconnected  
7 from said secure IC chip if said upper section is removed from  
8 said lower section.

1        23. The terminal of claim 14, wherein said housing  
2 includes a forwardly extending lip and wherein said reader  
3 unit is disposed in said lip.

1        24. The terminal of claim 14, wherein said housing  
2 includes an imaging assembly aperture further comprises:  
3            an optical reader unit comprising an imaging assembly,  
4 wherein said imaging assembly is incorporated in said housing  
5 in such manner that light received by said assembly passes  
6 through said imaging assembly aperture.